

### Remarks

Claims 1-3, 7-10, and 12 remain pending in this application. By this paper, Applicants have amended claims 1 and 8 to clarify that the collected vehicle licensing information is automatically transmitted to an appropriate licensing agency to effect licensing of the vehicle. No new matter has been added.

In the Office Action mailed February 28, 2001 (paper #10), claims 1-3, 7-10, and 12 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over DeFrancesco et al. (US 5,878,403, hereinafter "DeFrancesco") in view of either Bennett et al. (US 6,092,121, hereinafter "Bennett"), Anderson et al. (US 5,774,883, hereinafter "Anderson") or Mulqueen ("Users Test Real-Time Car Registration"). Applicants respectfully traverse this rejection and request reconsideration of the claims in view of the following comments.

In the rejection, the Examiner acknowledges that DeFrancesco fails to transmitting licensing information and reformatting the application information. The Examiner then relies on Bennett, Anderson, and Mulqueen as disclosing arrangements for collecting/transmitting vehicle license information over the Internet. However, Applicants reiterate that none of the references provide any suggestion that such licensing information is either collected as part of an electronic loan application process, or automatically transmitted after collection to an appropriate licensing agency to effect licensing of the vehicle as set forth in claims 1 and 8.

More specifically, with respect to Bennett, as disclosed in col. 5, lines 16-27, a DMV link 22 allows the dealer server to retrieve and verify licensing information associated with a buyer. However, no mention is ever made for automatically transmitting vehicle licensing information collected as part of the in an electronic credit/loan application. In other words, a loan application page is never used in Bennett to collect vehicle licensing information, let alone subsequently forward this information automatically to a licensing agency.

With respect to Anderson, while Figure 4 illustrates collecting "vehicle information" at block 206, Anderson never teaches nor suggests that such vehicle information is ever transmitted to a licensing agency as required by claims 1 and 8. The Examiner has pointed to passages of Anderson relating to printing of forms and interfacing with finance

sources, but no where does Anderson even suggest facilitating licensing of the vehicle via automatic transmission of the vehicle licensing information to a licensing agency.

With respect Mulqueen, this reference only describes a system for direct on-line vehicle registration. In other words, the system described by Mulqueen provides no suggestion for integrating on-line vehicle registration with an electronic loan process by automatically transmitting collected vehicle licensing information to a licensing agency. Only Applicants' claimed invention recognizes the advantages of such an arrangement.

Applicants reiterate from previous responses that irrespective of whether collecting such vehicle licensing information is old and well known, none of the asserted references teach or suggest a method and system for electronic loan/credit application which collects vehicle licensing information in addition to the credit application information, and automatically transmits the collected licensing information to an agency arranged to effect licensing of the vehicle. With the present invention, the electronic credit application form can be advantageously used to expedite and simplify not only the loan process, but the process for obtaining vehicle licensing as well, thereby improving overall efficiency.

The Examiner has responded by stating that transmission to a DMV is "inherent" to each reference. However, the basis for the Examiner's conclusion is not clear since none of the references even suggest the possibility of automatically carrying out vehicle licensing and loan processing based on information collected from an electronic loan/credit application. As such, Applicants contend that claims 1 and 8 are patentably distinguishable over Defrancesco when considered by itself or in combination with any of the other applied references.

In addition, Applicants further note that claims 1 and 8 require automatic reformatting of the information received from a completed application form to be in a format suitable for processing by a designated institute or provider. Applicants again assert that the requirement for automatic reformatting is specifically claimed in the context of an Internet-based credit/loan application arrangement. Notwithstanding the Examiner's assertion that the facsimile transmission feature of Bennett constitutes such reformatting, neither Bennett nor any of the other applied references provide any suggestion for providing automatic reformatting into a form suitable for processing by the service provider, let alone carrying out such automatic reformatting before the information is automatically sent to a designated service

provider or institution. As such, Applicants contend that claims 1 and 8 are further patentably distinguishable over the references made of record.

Claims 2, 3, 7, 9, 10, and 12 are allowable due to their respective dependency from either claim 1 or 8.

Therefore, Applicants submit that the claims are allowable over the references of record in this application, and reconsideration of the claims and passage of the application to issue are courteously solicited. If a telephone conference would expedite allowance or resolve any further questions, such a conference with the undersigned is invited at the convenience of the Examiner.

The Commissioner is authorized to charge the fee of \$110.00 associated with the Request for Extension of Time, as well as any additional fees or credit any overpayments as a result of the filing of this paper, to Ford Global Technologies, Inc., Deposit Account No. 06-1510.

Respectfully submitted,

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## VERSION WITH MARKINGS TO SHOW CHANGES MADE

1. (Thrice Amended) A method for electronic credit/loan application processing for a user at an vehicle retail location having an Internet capable personal computer connected to an Internet server, said method comprising:

receiving a request via the Internet for an electronic loan/credit application form from the user;

generating the electronic loan/credit application form as a web page, said electronic form being generated to include an information field in which the user designates a particular financial institute or service provider;

receiving a completed application form from the user including licensing information associated with a vehicle being purchased or leased;

determining whether the designated financial institute or service provider is a system participant;

transmitting information from the completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or facsimile transmitting the information from the completed application form to the designated financial institute or service provider if the institute or provider has been preselected by the user;

automatically transmitting the collected vehicle licensing information to an appropriate [service provider] licensing agency to facilitate licensing of the vehicle; and

automatically reformatting the information from the completed application form to be in a format suitable for processing by the designated institute or provider.

8. (Thrice Amended) A system for electronic credit/loan application processing comprising:

an Internet capable personal computer at an vehicle retail location; and

an intermediate system server for communicating over the Internet with the personal computer at the vehicle retail location and a plurality of participating financial institutions or service providers and an appropriate licensing agency, said intermediate system server comprising a computer processing system connected to a database and a facsimile

transmission device, said computer processing system arranged to generate an electronic loan/credit application form as a web page in response to a request via the Internet from a user at the vehicle retail location, said electronic form having an information field in which the user designates a particular financial institute or service provider, and an information field in which licensing information associated with a vehicle being purchased or leased is input, wherein said computer processing system is further arranged to determine whether the designated financial institute or service provider is a system participant, and transmit information from a completed application form via the Internet to the designated financial institute or service provider if the institute or provider is a system participant, or alternatively facsimile transmit the information from the completed application form to the designated financial institute or service provider if the institute or provider is not participating but has been preselected by the user, automatically transmit the input vehicle licensing information to an appropriate licensing agency [or service provider] to facilitate licensing of the vehicle, and automatically reformat the information from the completed application form to be in a format suitable for processing by the designated institute or provider.